

08/17/2007

HSBC RETAIL SERVICES  
P.O. BOX 5244  
CAROL STREAM, IL 60197-5244



JAMIE L MICHALAK 1  
6533 SHERBORN  
CLEVELAND, OH 44130

RE: BEST BUY CO., INC.  
Account Number: [REDACTED] 5926  
Current Balance: \$934.41  
Amount Due: \$191.00

Dear JAMIE L MICHALAK 1:

For the past several weeks we have repeatedly requested your cooperation in bringing your credit card account up to date. So far, there has been no response in the form of payment.

We must once again insist that you send the amount due immediately and contact us to inform us of your arrangements. Your continued avoidance of this obligation could negatively impact your ability to obtain future credit. Moreover, should this delinquency persist, your credit card account may be referred to an outside collection agency for further collection action. You can avoid future negative reports to credit bureaus, future late charges, and possible referral to a collection agency, by sending your payment in full immediately. You can take advantage of our check-by-phone program by calling toll-free 800-420-5981.

Collections Department

This is an attempt to collect a debt, and any information obtained will be used for that purpose.

-----  
Please include this portion of the letter with your payment or correspondence to ensure prompt attention.

JAMIE L MICHALAK 1  
Account Number: [REDACTED] 5926  
Payment Amount: \$ \_\_\_\_\_  
Send To: HSBC Retail Services  
P.O. Box 4144  
Carol Stream, IL 60197-4144

L909

Please send all correspondence to:  
5996 W Touhy Ave, Niles, IL 60714  
Pay online at [www.arrowcustomer.com](http://www.arrowcustomer.com)

**OFFICE HOURS: Central Time**

Monday thru Thursday: 7:00am - 11:00pm  
Friday: 7:00am - 11:00pm  
Saturday: 8:00am - Noon  
Sunday: 4:00pm - 8:00pm

Phone Number: 866-912-2780 Ext. 391

July 24, 2008

41431524-2173  
Jamie Michalak 1  
6533 Sherborn Rd  
Cleveland OH 44130-3955

ID Number: 41431524  
RE: HOUSEHOLD BANK (SB) N.A.  
Account #: [REDACTED] 5926  
Total Current Balance: \$1244.58

Dear Jamie Michalak 1,

ARROW FINANCIAL SERVICES has purchased your BEST BUY INTERNET account, previously owned by HOUSEHOLD BANK (SB) N.A.. As the new owner of your account, we would like to give you another chance to resolve your outstanding balance. Our company prides itself in working with our new customers to provide solutions to help you take a step towards resolving this matter.

At this time, we would like to settle your debt for only 75% of your Total Current Balance listed above.

\*\*\* Settlement Amount: \$933.44 \*\*\* You Save \$311.14 \*\*\*

To accept this offer, simply make sure that we receive the entire Settlement Amount on or before September 2 2008. If we receive the Settlement Amount on or before September 2 2008, and if your funds clear, we will consider your account to be settled in full and will stop all further collection efforts.

This offer expires on September 2 2008. However, under appropriate circumstances, we may be willing to extend this settlement offer or to accept less than the Settlement Amount. Please contact us to discuss these options.

Should you have any questions please feel free to contact me at 866-912-2780 ext. 391.

THIS AGENCY IS ENGAGED IN THE COLLECTION OF DEBTS. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Unless you notify us within 30 days after receiving this letter that you dispute the validity of the debt or any portion thereof, we will assume the debt is valid. If you notify us in writing within 30 days after receiving this notice, that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such verification or judgment. Also, upon your written request within 30 days, we will provide you with the name and address of the original creditor if different from the current creditor.

Sincerely,

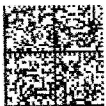
*Jorge Islas-Martinez*

Jorge Islas-Martinez  
Account Representative

IONAROW012173

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.  
X PLEASE RETURN THIS PORTION WITH YOUR PAYMENT. THANK YOU! X

Please see reverse side if you would like to pay by credit card



ONAROW01  
PO Box 1022  
Wixom MI 48393-1022  
ADDRESS SERVICE REQUESTED

ID Number: 41431524  
RE: HOUSEHOLD BANK (SB) N.A.  
Account #: [REDACTED] 5926  
Total Current Balance: \$1244.58

☐ Please check here if there is a new phone # or address change and enter information on reverse side

#BWNHRMD 0131091 043414115  
#0724 1332 0060 0124# 41431524-2173



Jamie Michalak 1  
6533 Sherborn Rd  
Cleveland OH 44130-3955

626 J12  
ARROW FINANCIAL SERVICES LLC  
21031 Network Place  
Chicago IL 60678-1031



0041431524 7021270328385926 2173 0000124458 9

Please send all correspondence to:  
5996 W Touhy Ave, Niles, IL 60714  
Pay online at [www.arrowcustomer.com](http://www.arrowcustomer.com)



**OFFICE HOURS: Central Time**

Monday thru Thursday: 7:00am - 11:00pm  
Friday: 7:00am - 11:00pm  
Saturday: 8:00am - Noon  
Sunday: 4:00pm - 8:00pm

Phone Number: 866-912-2780 Ext. 391

January 5, 2009

41431524-2006  
Jamie Michalak 1  
6533 Sherborn Rd  
Cleveland OH 44130-3955

ID Number: 41431524  
RE: HSBC BANK NEVADA N.A.  
Original Creditor Account #: [REDACTED] 5926  
Total Current Balance: \$1299.06

**PAST DUE BALANCE**

Dear Jamie Michalak 1,

Your response to this letter, or lack of one, will dictate all future negotiations with this agency.

Despite our recent efforts to accommodate you concerning your payment of the above-referenced debt, we have not received an acceptable response and your account remains exceedingly delinquent.

The outstanding sum is due immediately and must be sent to my attention at 21031 Network Place, Chicago, IL 60678-1031. If you are unable to satisfy the full balance, call me at 866-912-2780 ext. 391 to schedule a suitable payment arrangement.

**Important notice required by law:** This agency is engaged in the collection of debts. This communication is an attempt to collect a debt and any information obtained will be used for that purpose.

Sincerely,

*JORGE ISLAS-MARTINEZ*

JORGE ISLAS-MARTINEZ

Account Representative

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION  
◀ PLEASE RETURN THIS PORTION WITH YOUR PAYMENT. THANK YOU! ▶

79ONAROW012006



ONAROW01  
PO Box 1022  
Wixom MI 48393-1022

ADDRESS SERVICE REQUESTED

Please see reverse side if you would like to pay by credit card

ID Number: 41431524  
RE: HSBC BANK NEVADA N.A.  
Original Creditor Account #: [REDACTED] 5926  
Total Current Balance: \$1299.06

☐ Please check here if there is a new phone # or address change and enter information on reverse side

41431524-2006 111376994



Jamie Michalak 1  
6533 Sherborn Rd  
Cleveland OH 44130-3955

ARROW FINANCIAL SERVICES LLC  
21031 Network Place  
Chicago IL 60678-1031



0041431524 7021270328385926 2006 0000129906 0



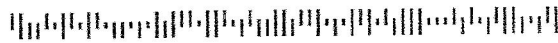
MRES186571  
  
 PO Box 1299  
 Haverhill MA 01831  
 RETURN SERVICE REQUESTED

**Nelson, Watson & Associates, LLC**

80 Merrimack Street Lower Level  
 Haverhill, MA 01830  
 Phone: (888) 742-4107 • Fax (978) 469-9046  
 www.nelsonwatson.com


May 14, 2012

Current Creditor: LVNV FUNDING LLC  
 Acct No: 474176794  
 Total Balance as of 05/14/12: \$1,638.20



0026420024005036791744139395533-R1-Y1-BB-AD13 1215  
 MRES186571 - A1820 - 1215  
 MICHALAK 1 JAMIE  
 6533 SHERBORN RD  
 CLEVELAND OH 44130-3955



  
 Nelson, Watson & Associates, LLC  
 PO Box 1299  
 Haverhill MA 01831-1799

\*\*\* Detach Upper Portion And Return With Payment \*\*\*

1215-ACNWAA10-12/20/10

Current Creditor: LVNV FUNDING LLC  
 Original Creditor: HSBC  
 Acct No: 474176794

Principal: \$722.11  
 Interest: \$916.09  
 Total Balance as of 05/14/12: \$1,638.20

Dear Michalak 1 Jamie,

The above referenced account has been placed with this office for collections on 12/12/2011 for a period of approximately 180 days. LVNV FUNDING LLC has advised us that your account is currently scheduled to be returned to them as early as 06/04/2012. It may take approximately 30 days from this date for the recall to actually occur at which time they may send your account to an attorney for review for possible legal action. To ensure an opportunity to discuss repayment terms on your account while it is still in our office, you should contact us prior to 06/04/2012.

We are reaching out to you today at approximately the 150 day mark to give you an additional opportunity to resolve your account with us before this recall occurs. If you do not contact our office prior to the recall date above, we will be unable to assist you in resolving this debt.

As of the date of this letter, you owe \$1,638.20. Because of interest, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information, write the undersigned or call (888) 742-4107. Options are available for you if you contact our office. Please take advantage of this courtesy letter, and let us help you find a resolution to this matter.

Please call Monday or Wednesday 8:30am to 9pm EST, Tuesday, Thursday or Friday 8:30am to 5pm EST, or Saturday 9am to 1pm EST.

**This communication is from a debt collector. This is an attempt to collect a debt. All information obtained will be used for that purpose.**

Sincerely,  
 LINDSAY TARMY  
 Consumer Services Department

A \$10.00 fee will be charged the writer of a check that is returned for insufficient funds.

**Please Note:** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. Funds may be withdrawn from your account as soon as the same day we receive the check and you will not receive your check back from your financial institution.

IF YOU WISH TO PAY BY CREDIT CARD, CIRCLE ONE AND FILL IN THE INFORMATION BELOW AND RETURN THE ENTIRE LETTER TO US.



\$

Account Number

Payment Amount

Expire Date

CVV

Card Holder Name

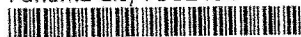
Signature of Card Holder

12345678-001215-01-1-A-A





509 Mercer Ave  
Panama City FL 32401



July 16, 2012

Client:	LVNV Funding LLC
Original Creditor:	Hsbc-Best Buy Internet
Client#:	██████████35926
PRS#:	6004147080
Balance:	\$1,641.90
Amount Enclosed:	\$

Telephone: 877-678-0567

Michalak 1 Jamie  
6533 Sherborn Rd  
Cleveland, OH 44130-3955



Protocol Recovery Service, Inc.

509 Mercer Ave  
Panama City, FL 32401-2631



10049

13

\*\*\*Please Return Upper Portion with Payment\*\*\*

Dear Michalak 1 Jamie:

LVNV Funding LLC has placed your account with Protocol for collection.

Your account is seriously past due and arrangements must be made to pay your account in order to avoid further collection activity. You are provided 30 days after receiving this notice to dispute the validity of this debt. Please read further for additional information on the handling of disputed debts.

If you prefer, you may access your account and make payments on our safe and secure payment site at [WWW.PAYPRS.US.COM](http://WWW.PAYPRS.US.COM). Your Username is 6004147080 and the Password is the last four digits of your Social Security Number.

Please contact one of our customer support specialists at the above referenced telephone number.

\*\*\* EASY ONLINE ACCESS TO MAKE A PAYMENT 24 HOURS A DAY – 7 DAYS A WEEK \*\*\*

UNLESS YOU NOTIFY THIS OFFICE WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THIS DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME THIS DEBT IS VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THIS DEBT, OR ANY PORTION THEREOF, THIS OFFICE WILL OBTAIN VERIFICATION OF THE DEBT OR OBTAIN A COPY OF A JUDGMENT AND MAIL YOU A COPY OF SUCH JUDGMENT OR VERIFICATION. IF YOU REQUEST THIS OFFICE IN WRITING WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE, THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR. THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.

This communication is an attempt to collect a debt. Any information obtained will be used for that purpose.

55 BEATTIE PLACE  
STE. 110, MS 576  
GREENVILLE, SC 29601



474176794

**RESURGENT**  
**Capital**

Toll Free Phone: 1-888-665-0374

Toll Free Fax: 1-866-467-0163

<http://www.resurgent.com/>

*Hours of Operation*

8AM-7PM EST Monday - Thursday

8AM-5PM EST Friday

Original Creditor: HSBC Bank USA, N.A.

Current Owner: LNV Funding LLC

Account Number: [REDACTED] 5926

Balance: 1,659.65

May 2, 2013

COMMVAL-CS-1 1 MB \*A-01-94R-AM-00602-3



MICHALAK I JAMIE  
6533 SHERBORN RD  
CLEVELAND OH 44130-3955



Dear Michalak I Jamie:

We are providing the following information regarding your legal rights in response to a recent communication regarding the above-referenced account.

If we can be of further assistance, please contact one of our Customer Service Representatives toll-free at 1-888-665-0374.

Si usted no entiende el contenido de esta carta o tiene mas preguntas, por favor contacte a uno de nuestros representantes que hablan español al numero 1-888-665-0374.

Sincerely,

Customer Service Department  
Resurgent Capital Services L.P.

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#### INFORMATION REGARDING YOUR LEGAL RIGHTS

Unless you notify us within 30 days after receiving this notice that you dispute the validity of this debt, or any portion of it, we will assume this debt is valid. If you notify us in writing within 30 days after receiving this notice that you dispute the validity of this debt, or any portion of it, we will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of us in writing, within 30 days after receiving this notice, we will provide you with the name and address of the original creditor, if different from the current creditor.

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

The following is a Spanish translation of the information previously provided.

*Lea por favor las siguientes avisos importantes que puedan afectar sus derechos.*

A menos que usted nos notifique dentro de los 30 días después de recibir este aviso que usted cuestiona la validez de esta deuda, o cualquier porción de la misma, asumiremos que esta deuda es válida. Si usted nos notifica por escrito dentro de los 30 días después de recibir este aviso que cuestiona la validez de esta deuda, o cualquier porción de la misma, obtendremos la verificación de la deuda u obtendremos la copia de la sentencia y le enviaremos la copia de dicha sentencia o verificación. Si nos lo pide por escrito, dentro de los 30 días después de recibir este aviso, le facilitaremos el nombre y la dirección del acreedor original, si no coincide con el acreedor actual.

El objeto de la presente notificación es gestionar el cobro de la deuda, y toda información obtenida será utilizada a tal fin. La presente comunicación proviene de un agente de cobro de deudas.



**PRIVACY NOTICE**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

This Privacy Notice is being given on behalf of each of the following related companies (the "Sherman Companies"). It describes the general policy of the Sherman Companies regarding the personal information of customers and former customers.

Anson Street LLC	Limestone Asset Management LLC	SFG REO, LLC
Ascent Card Services II LLC	LVNV Funding, LLC	Sherman Acquisition II Limited Partnership
Ascent Card Services, LLC	PYOD LLC	Sherman Acquisition L.L.C.
Ashley Funding Services LLC	Resurgent Capital Services L.P.	Sherman Acquisition Limited Partnership
Granite Asset Management LLC	Resurgent Capital Services PR LLC	

**Information We May Collect.** The Sherman Companies may collect the following personal information: (1) information that we receive from your account file at the time we purchase or begin to service your account, such as your name, address, social security number, and assets; (2) information that you may give us through discussion with you, or that we may obtain through your transactions with us, such as your income and payment history; (3) information that we receive from consumer reporting agencies, such as your creditworthiness and credit history, and (4) information that we obtain from other third party information providers, such as public records and databases that contain publicly available data about you, such as bankruptcy and mortgage filings. All of the personal information that we collect is referred to in this notice as "collected information".

**Confidentiality and Security of Collected Information.** At the Sherman Companies, we restrict access to collected information about you to individuals who need to know such collected information in order to perform services in connection with your account. We maintain physical safeguards (like restricted access), electronic safeguards (like encryption and password protection), and procedural safeguards (such as authentication procedures) to protect collected information about you.

**Sharing Collected Information with Affiliates** From time to time, the Sherman Companies may share collected information about customers and former customers with each other in connection with administering and collecting accounts to the extent permitted under the Fair Debt Collection Practices Act.

**Sharing Collected Information with Third Parties.** The Sherman Companies do not share collected information about customers or former customers with third parties, except as permitted in connection with administering and collecting accounts under the Fair Debt Collection Practices Act.

698 1/2 SOUTH OGDEN STREET  
BUFFALO, NY 14206-2317



**CAPITAL MANAGEMENT SERVICES, LP**

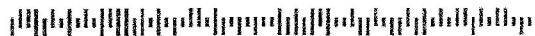
698 1/2 South Ogden Street Buffalo, NY 14206-2317

Office Hours: M-F 8 a.m. - 10 p.m. ET

Sat 8 a.m. - 4 p.m. ET

Toll Free: 1-866-899-1512, Fax: 716-512-6046

Reference# 090118797



T62 P1\*\*\*\*\*AUTO\*\*3-DIGIT 441

Michalak 1 Jamie  
6533 SHERBORN RD  
CLEVELAND, OH 44130-3955

Description: HSBC Bank USA, N.A. - Best Buy Internet

Current Creditor: LVNV Funding LLC

Account #: [REDACTED] 85926

Balance: \$1662.20

AMOUNT ENCLOSED: \_\_\_\_\_

Current Address: \_\_\_\_\_

Current Phone #: \_\_\_\_\_

PLEASE DETACH AND RETURN TOP PORTION WITH PAYMENT

June 21, 2013

\*\*\*\*\*30% SETTLEMENT OFFER\*\*\*\*\*

Dear Michalak 1 Jamie:

On behalf of LVNV Funding LLC, Capital Management Services, LP, is willing to accept less than the full balance due as a settlement on the above mentioned account. The settlement offer shall be \$498.66 due in our office no later than TEN (10) days from the receipt of this letter. We are not obligated to renew this offer.

Upon clearance of sufficient funds, our records will be updated to reflect that the above account has been satisfied.

You may send the settlement payment to Capital Management Services, LP, at 698 1/2 South Ogden Street Buffalo, NY 14206-2317. Our representatives are trained to offer assistance regarding this obligation. For account inquiries, you may contact Capital Management Services, LP, by calling 1-866-899-1512 Mon. through Fri. 8 am to 10 pm ET, Sat. 8 am to 4 pm ET. You may also make payments online at: [www.cms-trans.com](http://www.cms-trans.com).

This is an attempt to collect a debt; any information obtained will be used for that purpose. This communication is from a debt collector.